

Robert Greene Sterne Jorge A. Goldstein David K.S. Cornwell Robert W. Esmond Tracy-Gene G. Durkin Michael A. Cimbala Michael B. Ray Robert E. Sokohl Eric K. Steffe Michael Q. Lee John M. Covert Robert C. Millonig Donald J. Featherstone Timothy J. Shea, Jr. Michael W. Messinger Judith U. Kim Mark Exp. Eugen Aichael V. Messinge udith U. Kim Mark Fox Evens effrey T. Helvey Eldora L. Ellison Donald R. Banowit Peter A. Jackman Brian J. Del Buono

Elizabeth J. Haanes Michael D. Specht Kevin W. McCabe Gienn J. Pervy Theodore A. Wood Gaby L. Longsworth Edward W. Yee Grant E. Reed Tracy L. Muller Jon E. Wright LuAnne M. DeSantis Helene C. Carlson Cynthia M. Bouchez Timothy A. Doyle Lori A. Gordon Shannon A. Caroll Anbar F. Khal Michaelle K. Holoubek Marsha A., Rose Marsha A. Rose Scott A. Schaller Lei Zhou W. Blake Coblentz

July 2, 2009

Doyle A. Siever* Ulrike Winkler Jenks Ulrike Winkler Jenks Paul A. Calby C. Matthew Rozier Randall K. Baldwin Lori M. Brandes Deborah A. Sterling Jeremy M. Klass Stephanie L. Elmer Jeffrey K. Mills Mita Mukherjee Scott M. Woodhouse* Peter A. Socarras Christian A. Camarce Richard D. Coller Patrick P. Hansen Patrick P. Hansen Ross G. Hicks

Keisha Hylton-Rodic Bonnie Nannenga-Combs Alyssa K. Sandrowitz Jonathan M. Strang Ishan P. Weerakoon Chenghua Luo Salvador M. Bezos* Bruce B. Van Javado M. Dezos Bruce B. Vance Justin T. Sher Byron L. Pickard Kellie K. DiNapoli* Christopher B. Ferenc* Jeffrey R. Fougere* William P. Ladd*

Registered Patent Agents Karen R. Markowicz Danielle L. Letting Steven C. Oppenheimer Aaron S. Lukas

Jonathan Tuminaro Gaurav Asthana Yasser Mourtada Cynthia L. DeRenzo Omar F. Amin R. Wilson Powers III Erin C. Wong Joseph E. Mutschelknaus Kavon Nasabzadeh Aaron S. Ward

Of Counsel Edward J. Kessler Kenneth C. Bass III Christopher P. Wrist David C. Isaacson David C. Isaacson Jason D. Eisenberg

WRITER'S DIRECT NUMBER: (202) 772-8645 INTERNET ADDRESS: JASONE@SKGF.COM

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Art Unit 3693

Attn: Mail Stop Amendment

Re:

U.S. Utility Patent Application

Application No. 10/749,697; Filing or 371(c) Date: December 31, 2003

System for Reducing Information Required to Open a New Account

Inventors: KHANDROS et al.

Our Ref: 2348.0080000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$272.00 to cover:

\$272 for extra claims fee; and

2. Amendment and Reply Under 37 C.F.R. 1.111.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents July 2, 2009 Page 2

Fee payment is provided through online credit card payment. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNEAKESSLER, GOLDSTEIN & FOX P.L.L.C.

Jason D. Fisenberg Attorney for Applicants Registration No. 43,447

JDE/la Enclosure(s)